# **Affordable Housing Available**

# Accepting Applications April 24-June 24, 2006

Avalon Shrewsbury located on Rt. 20 in Shrewsbury, MA
One, two, and three bedroom apartment homes currently being built!
Outdoor Heated Swimming Pool ◆ Professional On-site Management
◆ Fitness Center ◆ Tot Lot ◆ Minutes from Rt. 495 and 90(Mass Pike)

Deadline for all applications is June 24, 2006. All applications received or postmarked on or before June 24th, 2006 will be entered into a lottery for the affordable apartment homes. Applications received or postmarked after that date will be placed on a waitlist according to the date received.

## Please call (508) 842-3622 with any questions

## Please remit all applications for lottery before June 1st to:

Avalon at Flanders Hill One Homestead Blvd. Westborough, MA 01581 Attn: Avalon Shrewsbury

# Please remit all applications for lottery from June 1st to June 24th to:

Avalon Shrewsbury One Avalon Way Shrewsbury, MA 01545

Applications for Waitlist AFTER June 24th should also be returned to the Shrewsbury address
Income Guidelines

Household Size (number of persons)	Income (maximum per household	
1	\$40,150	
2	\$45,900	
3	\$51,600	
4	\$57,350	
5	\$61,950	
6	\$66,550	

Rents: 1Bd. \$803; 2Bd. \$860-\$935; 3Bd. \$1064

www.AvalonShrewsbury.com Avalon Bay Communities, Inc.

Avalon Bay Communities, Inc Equal Housing Opportunity Handicap Accessible

Local Preference will apply to 44 out of 63 designated affordable apartment homes:

- Current Shrewsbury residents \* Previous Shrewsbury residents(restrictions apply) \*Current municipal employees of the Town of Shrewsbury\*
- Shrewsbury Business Employee\* Immediate Relative of a current Shrewsbury resident\* \*Weighted Point System\*

<sup>\*</sup>Attached Form MUST be Completed to Qualify for Shrewsbury Preference\*







# MUST BE COMPLETED TO QUALIFY FOR SHREWSBURY PREFERENCE Avalon Shrewsbury - Affordable Housing Program

First Name	e Last Name		
2) The follo	ircle the size apartment home you are looking for: One owing questions will help determine if you are eligible for . Do any of the following apply to you or a member of yo		•
a)	I am a current resident of Shrewsbury:	Yes	No
b)	I am a former resident of Shrewsbury:	Yes*	No
c)	I am a Town of Shrewsbury employee (current or retired):	Yes*	No
d)	I am employed by a Shrewsbury business:	Yes*	No
e)	My spouse or domestic partner lives in Shrewsbury:	Yes	No
f)	I have a child currently living in Shrewsbury:	Yes	No
g)	I have a parent currently living in Shrewsbury:	Yes	No
h)	I have a sibling currently living in Shrewsbury:	Yes	No
i) 3) Do you	*PLEASE GIVE DATES and any pertinent details of refor any questions answered "Yes".  have any special housing needs? If so, please explain:	sidency ar	nd employment
4) The followourself as a) b) c) d) e) f) g)	owing question is OPTIONAL. Do you or a member of you are any of the following (please check any that apply):  Caucasian  African American  Hispanic or Latino  Native American or Alaskan Native  Asian or Pacific Islander  Cape Verdean  Other (please specify)		hold classify







# APPLICATION FOR RESIDENCY

Date:		Apartment #		
Personal Information:	Desnonsible Desident	Guarantor	[ ] Primary Applican	

	Responsible Resident	Guarantor	] Primary Applicant
-	ARTHUR TOTAL	I . N	
First Name	Middle Initial	Last Name Marital Status (optional)	
Last Name Suffix (Jr., Sr., etc.) Social Security Number (Visa # if no SSN)		Date of Birth	
No SSN, are you in the U.S. on a Visa?	Yes No Exp Date	Former Last Name (maiden, mai	
Driver's License No.		Driver's License State	
Mother's maiden name or password (for locko	ut purposes)		
Occupant Information: (persons un Name & SSN	der 18 years of age)		as Primary Applicant
Name & SSIV	Date of Billi		
Name & SSN	Date of Birth	Relationship _	
Name & SSN	Date of Birth	Relationship	
Name & SSN	Date of Birth	Relationship _	
		[ ]	- D-i Applicant
Residence Information:			as Primary Applicant
Current Street Address	Ctorto	Suite or Apt.	
City	State Phone ()	Zip Code Email Address	
Country	Phone ()_	Dates of Residency: From	
Name of Apartment Community or Mortgage	Co.	Type (circle one) Rent Own O	
Contact Name		_ Type (enere one) New own o	
Monthly Payment			
Previous Street Address		č ————————	
City	State	Zip Code	
Country I	Phone ()	Dates of Residency: From	To
Name of Apartment Community or Mortgage	Co.	Type (circle one) Rent Own O	ther
Contact Name	Contact Phone		
Monthly Payment			
Have you ever been evicted or asked to move			
Have you previously filed or are you currently	filing for bankruptcy?Yes	No If Yes, When?	
<b>Employment Information/Additi</b>	onal Income:		
Current Employer(as of move-in date)		Position	
Industry		Annual Income	
Street Address		Work Phone	
		Zip Code	
City			
Name of Supervisor	StatePhone		
Name of Supervisor Previous Employer	Phone	Position	
Name of Supervisor Previous Employer Industry	Phone	Position Monthly Salary	
Name of Supervisor Previous Employer Industry Street Address	Phone	Position Monthly Salary Work Phone	
Name of Supervisor Previous Employer Industry Street Address City	Phone	Position  Monthly Salary  Work Phone  Zip Code	
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To an artist this Assiltantian Comments to	headed or
("we", "us", or "our") the sum of \$ (the "Deposit"), plu Deposit in accordance with the provisions set forth below. The Applicati	located at
may require you to sign the Lease concurrently with your submission of th Home, you will not be obligated to sign a Lease until we advise you (in wy you accept the Apartment Home. You will have 24 hours after you are no	you will have 24 hours to pay all associated deposits and you must sign a will terminate. If you do not timely notify us of your acceptance of the
execute the Lease (if you have not already done so). Upon your execut Deposit and the remainder of the Deposit, if any, to the Common Area a however, you decide prior to executing the Lease that, notwithstanding the Lease, you must so notify us in writing (the "Termination Notice"). To be business hours to one of our representatives at the leasing office where Termination Notice to us, in consideration for our having held the Apartn agree to pay to us a "Reservation Fee" in an amount equal to the product of the Termination Notice; multiplied by (ii) the base rent that would have be a per diem basis). After our receipt of the Termination Notice, we will refi	eposit to you in full. If we approve this Application, we will ask that you tion of the Lease, we will apply a portion of the Deposit to the Security Amenities [Charge/Rent] that is due upon the execution of the Lease. If, its Application, and our approval, you no longer wish to proceed with the effective, the Termination Notice must be delivered by you during regular the Apartment Home is located. Concurrently with your delivery of the nent Home off the market and reserved the Apartment Home for you, you f (i) the number of days from the date of this Application until we received en payable by you under the Lease for the Apartment Home (calculated on und the Deposit to you in accordance with our customary practice, less the eservation Fee to us, in which case no deductions from the Deposit will be
	ten (10) days after this Application is signed by you, we will assume that be reserved for you, and we will refund the Deposit to you, less the full
	obligated to approve this Application or rent the Apartment Home to you, ctory report of your rental history, credit history and other information that
By signing this Application, you certify that all persons over eighteen year provided to us a separate Application for Residency, and that each such oc us.	
You authorize us, through our designated agent or employees, to obtain a not to lease the Apartment Home to you. You understand that should y agents and employees will have a continuing right to review your credit i account review purposes and for improving application methods.	ou enter into the Lease for the Apartment Home, we and our designated
By signing this Application, you certify that all information contained in th	is Application is true, correct and complete
AGENCY DISCLOSURE (applicable for Virginia and Minnesota applicants only AvalonBay Communities, Inc. ("Manager"), and its leasing agents have been ret representative for management and leasing services. Manager owes fiduciary dutie understand that an agency relationship exits between Manager and the owner. Und and prospective parties to a transaction at the earliest practical time is encouraged and	anined by the owner of the community in which your apartment is located as its es such as loyalty and faithfulness to the owner. As our customer, we want you to ler applicable law, prompt disclosure in writing of agency relationships to all actual ddor required. Each parry should carefully read all documents pertaining to any real will gladly answer them. By signing this application, each of the undersigned.
	, ,
Signature of Applicant	Date
Signature of Management	//
FOR OFFICE USE ONLY: Summary Of Monthly Rent/Charges:	Summary Of Non-Recurring Rent/Charges:
Base Rent	Common Area/Amenities (Rent/Charge)
Pet Rent/Charge	Non-Refundable Pet Fee
Parking Rent/Charge	
Storage Rent/Charge	Summary Of Deposits:
Appliance Rent/Charge	Security Deposit
CAH Rent/Charge	Pet Deposit
Trash Removal	Term:
Other	Lease Begin Date
Total Rent/Charges	Lease End Date
First Month Proration	Move-In Date
Applicant Cancellation Reason	Cancellation Date

Cancellation Date

Approval/Declined Date



Approved/Declined By



## **QUALIFICATION STANDARDS**

For Prospective Residents (Massachusetts Affordable Communities)

#### **Fair Housing**

AvalonBay complies with the Federal Fair Housing Act. AvalonBay does not discriminate on the basis of race, color, religion, national origin, sex, familial status or disability, or any other basis protected by applicable state, Federal or local fair housing laws.

#### **Applications**

Each applicant that is 18 years of age or older, and not a full time student who can be claimed as a dependent on the primary applicant's tax return, will be qualified by AvalonBay in accordance with these qualification standards. Applications are to be completed in full. Applications containing untrue, incorrect or misleading information will be declined. Each application is evaluated with a scoring method that weighs the indicators of future rent payment performance. The score is based on statistical analysis of prior renters' indicators and subsequent payment performance. Based on the score, we may choose to accept or decline an applicant, or seek additional requirements for approving the lease. These additional requirements include an additional deposit or a Guarantor.

#### **NOTE:** The following MUST accompany ALL applications:

- The two most recent original pay stubs or Leave and Earnings Statement, ii) signed offer letter on company letterhead, iii) Employment Verification Form signed by the employer (copies to be maintained in resident file).
- A valid driver's license, age of majority card, military ID or state issued Photo ID card (view and document only). Expired documents are NOT considered valid.
- All applicants in the United States on a visa must list the visa number and expiration date on the
  Application For Residency. Lease agreements <u>will not</u> be written for terms beyond the visa expiration
  date
- Emancipated minors presenting court appointed documentation are eligible to qualify as long as they
  meet the noted criteria.

#### **Credit History**

- Credit reports will be run on each applicant and will be considered in the overall credit worthiness of the application. Unsatisfactory credit history can disqualify an applicant from renting an apartment home at this community. An unsatisfactory credit report is one that reflects past or current bad debts, late payments or unpaid bills, liens, judgments or bankruptcies. If an applicant is declined for poor credit history, the applicant will be given the name, address and telephone number of the credit reporting agency that provided the report. An applicant declined for unsatisfactory credit is encouraged to obtain a copy of the credit report from the credit reporting agency,
- Applicants who meet all other qualifying criteria but do not have credit, maybe required to pay an additional deposit
  or re-qualify with a Guarantor.





#### **Rent/Mortgage Payment History**

- Any legal proceedings/judgments/evictions/skips or any negative reference relating to any prior tenancy, including without limitation poor payment history or instances of disruptive or negligent behavior may result in a declined application.
- Outstanding rental balances at an AvalonBay Community will result in a declined application

#### **Employment History**

- Employment must be verified. In the case of new employment, applicant must present a signed offer letter on company letterhead stating income. Employment must begin within 30 days of the lease start date.
- Self-employed applicants must provide the most current annual tax return (submission of 1099's only is not sufficient) or a notarized statement from a Certified Public Accountant or attorney indicating the amount of anticipated annual income.

#### **Income Requirements**

- Gross monthly household income must be sufficient to cover the rent and other typical household obligations. For savings to be considered in lieu of income, applicant may provide a current savings account statement showing proof of at least three (3) times the annual rent.
- Official documentation must be submitted to support the following, and any other, sources of additional income you wish us to consider:

*Investment Account	*Dividends	*Child Support	*Interest
*Retirement Income/Savings	*Military Housing Allowance	*Trust Fund Income	*Alimony

### **Conviction Information**

- The application of any person who has been convicted or plead guilty or "no contest" to a misdemeanor or felony involving sexual misconduct shall be declined.
- The application of any person who has been convicted of a felony involving the physical safety of others shall be
  declined.
- Nothing set forth in these Qualification Standards should be construed to be a guaranty by AvalonBay that residents of this community have not been convicted or plead guilty or "no contest" to any misdemeanor or felony.

#### **Guarantors/Increased Security Deposits**

- Guarantors may be permitted based on the applicants' score. Guarantors' gross annual income or savings must be sufficient to cover the annual rental rate in order to support their current housing payments and that of the applicant(s). Guarantors must meet all other qualification standards listed.
- Guarantor's primary residency must be in the United States and they must have a valid Social Security Number.
- Increased security deposits may be permitted based on the score. The increased security deposit will be
  equivalent to one (1) month's rent unless otherwise dictated by law.
- A Guarantor may be permitted in lieu of an increased security deposit based on the above criteria for Guarantors.

#### **Roommates**

Each resident and Guarantor is jointly and severally (fully) responsible for the <u>entire</u> rental payment as well as all community rules and policies. Management will not refund any part of a security deposit until the apartment is vacated by all leaseholders.

# Affordable Housing Program/Below Market Rent Programs

Applicants for the Affordable Housing Program/Below Market Rent Program (if applicable at this community) must be qualified based on the governing authority's income classifications. The income ranges are derived from the maximum low/moderate income. Please reference the Affordable Housing Rent/Income Guidelines to determine eligibility. Affordable Housing Program/Below Market Rent Program guidelines supersede these Qualification Standards.

### **Occupancy Guidelines**

Governed by state, city, and local ordinances. In the absence of any more stringent requirements by the aforementioned agencies, the standard occupancy guidelines will be a maximum of two (2) residents per bedroom. Residents under the

age of 18 months will not be considered in the occupancy guidelines. (Input by jurisdiction) An occupant will be considered a resident and must be listed on the lease agreement if they reside at the premises more than 50% of the time.

Undergraduate students may not be either sole leaseholder or occupants.

**NOTE:** Lofts and dens are not considered bedrooms.

